

EXHIBIT U

Print Report

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Prepared for: **ROBERT GACUTA**

Report Date: **3/7/2013**

Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
Name:	ROBERT GACUTA	ROBERT GACUTA	ROBERT GACUTA
Also Known As:	GACUTA ROBERT		
Year of Birth:	1977	1977	1977
Address(es):	3920 DUNDEE RD, NORTHBROOK, IL 60062-2126 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089-1600 1461 BEAUPRE CT, HIGHLAND PARK, IL 60035-3902	3920 DUNDEE RD, NORTHBROOK, IL 60062 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089 3149 DUNDEE RD, NORTHBROOK, IL 60062	3920 DUNDEE RD, NORTHBROOK, IL 60062 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089 3149 DUNDEE RD 285, NORTHBROOK, IL 60062
Current Employer:	SILK PAINTING INC	SILK PAINTING INC	BETTER HOME IDE
Previous Employer(s):			SILK PAINTING CO

Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
REAL ESTATE ACCOUNTS:			
Count	6	4	5
Balance	\$599,141.00	\$599,141.00	\$0.00
Current	5	3	5
Delinquent	1	1	0
Other	0	0	0
REVOLVING ACCOUNTS:			
Count	7	1	6
Balance	\$102,201.00	\$0.00	\$0.00
Current	7	1	6
Delinquent	0	0	0
Other	0	0	0
INSTALLMENT ACCOUNTS:			
Count	7	7	7
Balance	\$16,622.00	\$0.00	\$0.00
Current	7	6	7
Delinquent	0	0	0
Other	0	0	0
OTHER ACCOUNTS:			
Count	0	8	1
Balance	\$0.00	\$118,823.00	\$0.00

Payment Status: Paid satisfactorily
Pays account as agreed
PAID ACCOUNT / ZERO
BALANCE
AUTO

24-Month Payment History

Date: May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr
06 06 06 06 06 06 06 06 07 07 07 07 07 07 07 07 07 07 08 08 08 08
Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
Equifax: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion: MID AMER FSL

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	MID AMERICAN FED S &	MID AMER FSL	
Account Number:	50055092XXXX	50055092XXXX	
Acct Type:	Real Estate	Mortgage account	
Acct Status:	Closed	Closed	
Monthly Payment:		\$0.00	
Date Open:	10/1/2005	10/31/2005	
Balance:	\$0.00	\$0.00	
Terms:		360 Months	
High Balance:	\$264,000.00	\$264,000.00	
Limit:			
Past Due:		\$0.00	
Payment Status:	Pays account as agreed	Paid or paying as agreed	
	PAID ACCOUNT / ZERO BALANCE	Closed	
Comments:	REAL ESTATE MORTGAGE		

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
04 04 04 04 04 04 04 05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06
Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
Equifax: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion: OK ND OK OK OK OK
OCWEN LOAN SERVICING

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	OCWEN LOAN SERVICING L	OCWEN LOAN SERVICING	
Account Number:	713056XXXX	713056XXXX	
Acct Type:	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	
Acct Status:	Open	Open	
Monthly Payment:	\$2,479.00	\$2,479.00	
Date Open:	5/1/2007	5/1/2007	
Balance:	\$303,302.00	\$303,302.00	
Terms:	360 Months		
High Balance:		\$308,700.00	
Limit:			
Past Due:	\$187,032.00	\$187,032.00	
Payment Status:	Past due 180 days	At least 120 days or more than four payments past due	

Equifax:
TransUnion:
WFFINANCE

OK

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	WFFINANCE		
Account Number:	10504072648XXXX		
Acct Type:	Note Loan		
Acct Status:	Closed		
Monthly Payment:			
Date Open:	5/1/2007		
Balance:			
Terms:	37 Months		
High Balance Limit:			
Past Due Payment Status:	Paid satisfactorily		
Comments:			

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 06 06 06 07 07 07 07 07

Experian: OK
Equifax:
TransUnion:

Legend

OK	Current	90	90 Days Late
ND	No Data Provided*	120	120 Days Late
30	30 Days Late	KD	Key Derogatory**
60	60 Days Late	RF	Repossession or Foreclosure
		PP	Payment Plan

*Sometimes the credit bureaus do not have information from a particular month on file.

** For additional information on Key Derogatory, please see your [Credit Report Guide](#).

PLUS ScoreSM Report

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and personalized analysis, click on the colored tabs below.

PLUS Score from Experian

This PLUS Score is based on information from your **Experian** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: **588** on a scale of 330 - 830.

Your Credit Category is:

Very Poor	Poor	Fair	Good	Excellent
-----------	------	------	------	-----------

Percentile: Your credit rating ranks higher than **18.95%** of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).
- Lenders know that for most people, the last payment they ever want to skip is their mortgage payment. Missing a mortgage payment is a big red flag for lenders who see this as a sign that you have larger financial issues that you are dealing with, and this makes them very hesitant to extend you additional credit.

Consumer Statement:

Statement: No Statement(s) present at this time

PLUS Score from Equifax

This PLUS Score is based on information from your **Equifax** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 598 on a scale of 330 - 830.

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 21.68% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).

PLUS Score from TransUnion

This PLUS Score is based on information from your **TransUnion** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 634 on a scale of 330 - 830.

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 27.24% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

OGWEN



The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for three points or because you did not report this refund of interest on your return.

Department of the Treasury • Internal Revenue Service

Box 4. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.



Acct Status:	Closed	Closed	Closed
Monthly Payment:			
Date Open:	11/1/2003	11/1/2003	11/3/2003
Balance:	\$3,559.00	\$3,559.00	\$0.00
Terms:	Revolving		
High Balance:		\$3,000.00	\$3,876.00
Limit:	\$0.00		\$3,000.00
Past Due:	\$3,559.00	\$3,559.00	\$0.00
Payment Status:	Debt included in or discharged through Bankruptcy Chapter 13	Making regular payments under W.E.P.	Wage earner or similar plan
Comments:	ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ CHARGE Chap. 13 wage earner plan account		

24-Month Payment History

? Legend

Date: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
 11 11 11 11 11 11 11 11 11 11 11 11 12 12 12 12 12 12 12 12 12 12
Experian:
Equifax: OK
TransUnion:

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FRD MOTOR CR

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:		FMC-OMAHA SERVICE CT	FRD MOTOR CR
Account Number:		2535XXXX	2535XXXX
Acct Type:		Installment	Installment account
Acct Status:		Open	Closed
Monthly Payment:		\$456.00	\$456.00
Date Open:		10/1/2000	10/9/2000
Balance:		\$0.00	\$0.00
Terms:			60 Months
High Balance:		\$22,494.00	\$22,494.00
Limit:			
Past Due:			\$0.00
Payment Status:		Pays account as agreed	Paid or paying as agreed
Comments:			Closed

24-Month Payment History

? Legend

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb
 02 02 02 02 02 02 02 02 02 02 03 03 03 03 03 03 03 03 03 03 04 04
Experian:
Equifax: OK
TransUnion: OK

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FORD CRED

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	FORD CRED		
Account Number:	2535XXXX		
Acct Type:	Auto Loan		
Acct Status:	Closed		
Monthly Payment:			
Date Open:	10/1/2000		
Balance:			
Terms:	60 Months		
High Balance:			
Limit:			
Past Due:			
Payment Status:	Paid satisfactorily		
Comments:			

24-Month Payment History

? Legend

Date: Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar
 02 02 02 02 02 02 02 02 03 03 03 03 03 03 03 03 03 03 04 04 04
Experian: OK
Equifax:
TransUnion:

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GMAC

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	G M A C	GMAC	GMAC
Account Number:	15491222XXXX	15491222XXXX	15491222XXXX
Acct Type:	Auto Loan		Installment account
Acct Status:	Closed	Closed	Closed
Monthly Payment:			\$0.00
Date Open:	2/1/2008	2/1/2008	2/9/2008
Balance:	\$16,622.00	\$16,622.00	\$0.00
Terms:	72 Months		72 Months
High Balance:		\$0.00	\$34,025.00
Limit:			
Past Due:			\$0.00
Payment Status:	Debt included in or discharged through Bankruptcy Chapter 13	Making regular payments under W.E.P.	Wage earner or similar plan
Comments:		ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ AUTO	Chap. 13 wage earner plan account

24-Month Payment History

? Legend

Date: Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar

Experian: 08 08 08 08 08 08 08 08 08 08 09 09 09 09 09 09 09 09 09 09 10 10 10

Equifax: OK OK OK OK OK OK OK OK OK OK 80 80 OK OK ND ND ND ND ND ND ND ND ND ND

TransUnion: OK OK OK OK OK OK OK OK OK OK 30 30 OK OK OK OK OK OK OK OK OK OK OK OK

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GMAC

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	G M A C	GMAC	GMAC
Account Number:	15490469XXXX	15490469XXXX	15490469XXXX
Acct Type:	Auto Loan	Installment	Installment account
Acct Status:	Closed	Closed	Closed
Monthly Payment:		\$457.00	\$457.00
Date Open:	3/1/2004	3/1/2004	3/16/2004
Balance:		\$0.00	\$0.00
Terms:	60 Months		60 Months
High Balance:		\$27,468.00	\$27,468.00
Limit:			
Past Due:			\$0.00
Payment Status:	Paid satisfactorily	Pays account as agreed	Paid or paying as agreed
Comments:		PAID ACCOUNT / ZERO BALANCE AUTO	Closed

24-Month Payment History

? Legend

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb

Experian: 07 07 07 07 07 07 07 07 07 07 08 08 08 08 08 08 08 08 08 08 08 09 09

Equifax: OK

TransUnion: OK

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GMAC

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	G M A C	GMAC	
Account Number:	02491078XXXX	02491078XXXX	
Acct Type:	Auto Lease	Installment	
Acct Status:	Closed	Closed	
Monthly Payment:		\$579.00	
Date Open:	4/1/2007	4/1/2007	
Balance:		\$0.00	
Terms:	48 Months		
High Balance:		\$27,834.00	
Limit:			
Past Due:			
Payment Status:	Paid satisfactorily	Pays account as agreed	
Comments:		PAID ACCOUNT / ZERO BALANCE AUTO	

24-Month Payment History

? Legend

Date: May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr
06 06 06 06 06 06 06 06 07 07 07 07 07 07 07 07 07 07 08 08 08 08
Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
Equifax: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

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MID AMER FSL

EXPERIAN

EQUIFAX

TRANSUNION

Account Name:	MID AMERICAN FED S &	MID AMER FSL
Account Number:	50055092XXXX	50055092XXXX
Acct Type:	Real Estate	Mortgage account
Acct Status:	Closed	Closed
Monthly Payment:		\$0.00
Date Open:	10/1/2005	10/31/2005
Balance:	\$0.00	\$0.00
Terms:		360 Months
High Balance:	\$264,000.00	\$264,000.00
Limit:		
Past Due:		\$0.00
Payment Status:	Pays account as agreed PAID ACCOUNT / ZERO BALANCE REAL ESTATE MORTGAGE	Paid or paying as agreed Closed
Comments:		

24-Month Payment History

? Legend

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
04 04 04 04 04 04 05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06
Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
Equifax: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

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OCWEN LOAN SERVICING

EXPERIAN

EQUIFAX

TRANSUNION

Account Name:	OCWEN LOAN SERVICING L	OCWEN LOAN SERVICING
Account Number:	713056XXXX	713056XXXX
Acct Type:	Conventional Real Estate Loan, Including Purchase Money First	Real Estate
Acct Status:	Open	Open
Monthly Payment:	\$2,479.00	\$2,479.00
Date Open:	5/1/2007	5/1/2007
Balance:	\$303,302.00	\$303,302.00
Terms:	360 Months	
High Balance:		\$308,700.00
Limit:		
Past Due:	\$184,343.00	\$187,032.00
Payment Status:	Past due 180 days	At least 120 days or more than four payments past due REAL ESTATE MORTGAGE CONVENTIONAL MORTGAGE
Comments:		

24-Month Payment History

? Legend

Date: Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov
10 11 11 11 11 11 11 11 11 11 11 11 12 12 12 12 12 12 12 12 12
Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
Equifax: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion: OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

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OSI COLLECTION SERVICE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name:	OSI COLLECTION SERVICE
Account Number:	671XXXX
Acct Type:	Collection Department / Agency /

24-Month Payment History

? Legend

Explain:

Equifax:

TransUnion:

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PNC BANK

EXPERIAN

EQUIFAX

TRANSUNION

24-Month Payment History

? Legend

Experian:

Equifax:

TransUnion:

^Top of Page^

PNC BANK

EXPERIAN

EQUIFAX

TRANSUNION

24-Month Payment History

? Legend

Date: Jun 08 Jul 08 Aug 08 Sep 08 Oct 08 Nov 08 Dec 08 Jan 09 Feb 09 Mar 09 Apr 09 May 09 Jun 09 Jul 09 Aug 09 Sep 09 Oct 09 Nov 09 Dec 09 Jan 10 Feb 10 Mar 10 Apr 10 May 10

Experian: OK
 Equifax: OK
 TransUnion: OK

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THD/CBNA

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	THD/CBNA	THD/CBNA	THD/CBNA
Account Number:	603532013972XXXX	603532013972XXXX	60353201XXXX
Acct Type:	Charge Account		Revolving account
Acct Status:	Closed	Closed	Closed
Monthly Payment:			
Date Open:	8/1/2003	8/1/2003	8/11/2003
Balance:		\$0.00	\$0.00
Terms:	Revolving		
High Balance:	\$12,892.00	\$12,892.00	\$12,892.00
Limit:	\$12,892.00		\$12,892.00
Past Due:			\$0.00
Payment Status:	Debt included in or discharged through Bankruptcy Chapter 13	Making regular payments under W.E.P.	Wage earner or similar plan
Comments:	Transferred to another lender or claim purchased	ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ ACCOUNT TRANSFERRED OR SOLD	Chap. 13 wage earner plan account

24-Month Payment History

? Legend

Date: Oct 07 Nov 07 Dec 07 Jan 08 Feb 08 Mar 08 Apr 08 May 08 Jun 08 Jul 08 Aug 08 Sep 08 Oct 08 Nov 08 Dec 08 Jan 09 Feb 09 Mar 09 Apr 09 May 09 Jun 09 Jul 09 Aug 09 Sep 09

Experian: OK
 Equifax: OK
 TransUnion: OK

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US BANK

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	US BANK	US BANCORP	US BANK
Account Number:	3323XXXX	3323XXXX	3323XXXX
Acct Type:	Secured Loan	Installment	Installment account
Acct Status:	Closed	Open	Closed
Monthly Payment:		\$389.00	\$389.00
Date Open:	1/1/2001	1/1/2001	1/1/2001
Balance:		\$0.00	\$0.00
Terms:	50 Months		50 Months
High Balance:		\$15,948.00	\$15,948.00
Limit:			
Past Due:			\$0.00
Payment Status:	Paid satisfactorily	Pays account as agreed	Paid or paying as agreed
Comments:			Closed

24-Month Payment History

? Legend

Date: Aug 01 Sep 01 Oct 01 Nov 01 Dec 01 Jan 02 Feb 02 Mar 02 Apr 02 May 02 Jun 02 Jul 02 Aug 02 Sep 02 Oct 02 Nov 02 Dec 02 Jan 03 Feb 03 Mar 03 Apr 03 May 03 Jun 03 Jul 03

Experian: OK
 Equifax: OK
 TransUnion: OK

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WELLSFARGO

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:		WELLS FARGO	WELLSFARGO
Account Number:		113-2648XXXX	10504072648XXXX
Acct Type:		Installment	Installment account
Acct Status:		Closed	Closed
Monthly Payment:			\$0.00
Date Open:		5/1/2007	5/4/2007
Balance:		\$0.00	\$0.00
Terms:			37 Months
High Balance:		\$1,369.00	\$1,369.00
Limit:			

Feb.15.2013 11:21 AM BETTER HOME IDEAS, INC. 847 205 2420 PAGE. 12/ 17

Payment Status:

Pays account as agreed
PAID ACCOUNT / ZERO BALANCE

Paid or paying as agreed
Closed

Comments:

24-Month Payment History

? Legend

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 06 07 07 07 07 07
Experian:
Equifax: OK
TransUnion:

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WFFINANCE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: WFFINANCE
Account Number: 10504072648XXXX
Acct Type: Note Loan
Acct Status: Closed
Monthly Payment:
Date Open: 5/1/2007
Balance:
Terms: 37 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments:

24-Month Payment History

? Legend

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 06 07 07 07 07 07
Experian:
Equifax: OK
TransUnion:

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Legend

OK **Current** 90 **90 Days Late**
ND **No Data Provided*** 120 **120 Days Late**
30 **30 Days Late** KU **Key Derogatory****
60 **60 Days Late** RF **Repossession or Foreclosure**
PP **Payment Plan**

*Sometimes the credit bureaus do not have information from a particular month on file.

** For additional information on Key Derogatory, please see your [Credit Report Guide](#).

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Print Report

Close Window

Prepared for: **ROBERT GACUTA**

Report Date: **3/10/2013**

Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
Name:	ROBERT GACUTA	ROBERT GACUTA	ROBERT GACUTA
Also Known As:	GACUTA ROBERT		
Year of Birth:	1977	1977	1977
Address(es):	3920 DUNDEE RD, NORTHBROOK, IL 60062-2126 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089-1600 1461 BEAUPRE CT, HIGHLAND PARK, IL 60035-3902	3920 DUNDEE RD, NORTHBROOK, IL 60062 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089 3149 DUNDEE RD, NORTHBROOK, IL 60062	3920 DUNDEE RD, NORTHBROOK, IL 60062 961 TWISTED OAK LN, BUFFALO GROVE, IL 60089 3149 DUNDEE RD 285, NORTHBROOK, IL 60062
Current Employer:	SILK PAINTING INC	SILK PAINTING INC	BETTER HOME IDE
Previous Employer(s):			SILK PAINTING CO

Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
REAL ESTATE ACCOUNTS:			
Count	6	5	5
Balance	\$599,141.00	\$599,141.00	\$0.00
Current	5	3	5
Delinquent	1	0	0
Other	0	2	0
REVOLVING ACCOUNTS:			
Count	7	1	6
Balance	\$102,201.00	\$0.00	\$0.00
Current	7	1	6
Delinquent	0	0	0
Other	0	0	0
INSTALLMENT ACCOUNTS:			
Count	7	7	7
Balance	\$16,622.00	\$0.00	\$0.00
Current	7	6	7
Delinquent	0	0	0
Other	0	0	0
OTHER ACCOUNTS:			
Count	0	7	1
Balance	\$0.00	\$118,823.00	\$0.00

Experian:
Equifax:
TransUnion:
MID AMER FSL

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	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	MID AMERICAN FED S &	MID AMER FSL	
Account Number:	50055092XXXX	50055092XXXX	
Acct Type:	Real Estate	Mortgage account	
Acct Status:	Closed	Closed	
Monthly Payment:		\$0.00	
Date Open:	10/1/2005	10/31/2005	
Balance:	\$0.00	\$0.00	
Terms:		360 Months	
High Balance:	\$264,000.00	\$264,000.00	
Limit:			
Past Due:		\$0.00	
Payment Status:	Pays account as agreed	Paid or paying as agreed	
	PAID ACCOUNT / ZERO BALANCE	Closed	
Comments:	REAL ESTATE MORTGAGE		

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
 04 04 04 04 04 04 04 05 05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06

Experian:
Equifax:
TransUnion:

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OCWEN LOAN SERVICING

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	OCWEN LOAN SERVICING L	OCWEN LOAN SERVICING	
Account Number:	713056XXXX	713056XXXX	
Acct Type:	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	
Acct Status:	Open	Closed	
Monthly Payment:	\$2,479.00	\$2,479.00	
Date Open:	5/1/2007	5/1/2007	
Balance:	\$303,302.00	\$303,302.00	
Terms:	360 Months		
High Balance:		\$308,700.00	
Limit:			
Past Due:	\$187,032.00	\$189,676.00	
Payment Status:	Past due 180 days	Making regular payments under W.E.P.	
		ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ	
Comments:		REAL ESTATE MORTGAGE	

24-Month Payment History

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb

11 11 11 11 11 11 11 11 11 11 12 12 12 12 12 12 12 12 12 12 12 12 13 13
 120 ND 120 120 120 120 120

Experian:

EXPERIAN	EQUIFAX	TRANSUNION
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16
17	17	17
18	18	18
19	19	19
20	20	20
21	21	21
22	22	22
23	23	23
24	24	24
25	25	25
26	26	26
27	27	27
28	28	28
29	29	29
30	30	30
31	31	31
32	32	32
33	33	33
34	34	34
35	35	35
36	36	36
37	37	37
38	38	38
39	39	39
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41	41	41
42	42	42
43	43	43
44	44	44
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46	46	46
47	47	47
48	48	48
49	49	49
50	50	50
51	51	51
52	52	52
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89	89	89
90	90	90
91	91	91
92	92	92
93	93	93
94	94	94
95	95	95
96	96	96
97	97	97
98	98	98
99	99	99
100	100	100

Experian:
Equifax:
TransUnion:
PNC BANK

EXPERIAN	EQUIFAX	TRANSUNION
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
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90	90	90
91	91	91
92	92	92
93	93	93
94	94	94
95	95	95
96	96	96
97	97	97
98	98	98
99	99	99
100	100	100

Experian:
Equifax:
TransUnion:
PNC BANK

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and personalized analysis, click on the colored tabs below.

PLUS Score from Experian

This PLUS Score is based on information from your **Experian** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 588 on a scale of 330 - 830.

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 18.95% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).
- Lenders know that for most people, the last payment they ever want to skip is their mortgage payment. Missing a mortgage payment is a big red flag for lenders who see this as a sign that you have larger financial issues that you are dealing with, and this makes them very hesitant to extend you additional credit.

Consumer Statement:

Statement: No Statement(s) present at this time

PLUS Score from Equifax

This PLUS Score is based on information from your **Equifax** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 575 on a scale of 330 - 830.

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 14.92% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. This makes them more confident in your ability to take on new accounts and still meet your financial obligations.
- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- You have spent more than half of the credit that has been extended to you, and lenders see this as a sign of irresponsible credit behavior. Ideally, you would pay off your balances every month or at

least keep your credit-to-debt ratio under 15%.

- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).
- When you have spent more than 90% of your available credit on a credit card, lenders perceive this as a sign that you are living off of your credit cards because your income is not large enough to cover your expenses. This leads them to believe that you might not be able to afford the payments on future lines of credit.

PLUS Score from TransUnion

This PLUS Score is based on information from your **TransUnion** credit report. Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn More](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: 634 on a scale of 330 - 830.

Your Credit Category is:

Very Poor	Poor	Fair	Good	Excellent
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Percentile: Your credit rating ranks higher than 27.24% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that you will likely be seen as having average credit. Lenders may want to review potential trouble areas in your credit history and may require additional documentation before approving a loan. Offers, such as auto loans, may have higher interest rates and may require a higher initial down payment.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

What factors raise your PLUS Score:

- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to